

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Mark A. Graham**  
**Deborah J. Graham**  
Debtor(s)

Bankruptcy Case No.: 14-22141-CMB

Chapter: 13  
Docket No.: 83 – 82  
Concil. Conf.: January 24, 2019 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 23, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 10, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 9, 2018

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mark A. Graham  
 Deborah J. Graham  
 Debtors

Case No. 14-22141-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db/jdb  
 cr +Mark A. Graham, Deborah J. Graham, 748 Shadyside Dr, West Mifflin, PA 15122-3231  
 American InfoSource LP as agent for Spot Loan fka, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13861468 +AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129  
 13861470 +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
 13861480 +Collection Service Center, 250 Mt Lebanon Blv, West Mifflin, PA 15234-1252  
 13861478 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
 13861482 +Credit Management Co, 681 Andersen Dr, Pittsburgh, PA 15220-2766  
 14116331 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
 13947251 +Equitable Division Peoples Natural Gas Company LLC, 225 North Shore Drive,  
 Pittsburgh PA 15212-5860  
 13950196 +Level Financial LLC, PO Box 3023, Hutchinson, KS 67504-3023  
 13893285 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,  
 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 13887307 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13861491 +State Collections SVC, PO Box 6250, Madison, WI 53716-0250  
 13861492 +US Bank National Association, 7105 Corporate Drive, Plano, TX 75024-4100  
 14401542 Wilmington Savings Fund Society, FSB, P.O.Box 52708, Irvine, CA 92619-2707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 10 2018 03:15:29  
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 10 2018 03:15:44  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr E-mail/PDF: rmscedi@recoverycorp.com Oct 10 2018 03:15:16  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13865064 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 10 2018 03:15:20  
 American InfoSource LP as agent for, Spot Loan fka Zestcash, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13861477 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 10 2018 03:15:13 Capital One,  
 PO Box 30253, Salt Lake City, UT 84130-0253  
 13878066 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 10 2018 03:15:50  
 Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data,  
 Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901  
 13861479 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 10 2018 03:15:27 Capital One Bank,  
 P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13861481 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 10 2018 03:10:32 Collection Service Center,  
 839 5th Avenue, New Kensington, PA 15068-6303  
 13861485 +E-mail/PDF: creditonebknofications@resurgent.com Oct 10 2018 03:15:32 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 13945613 +E-mail/Text: kburkley@bernsteinlaw.com Oct 10 2018 03:10:53 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13861486 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 10 2018 03:10:48 Fingerhut/Met Bank,  
 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 13861487 +E-mail/PDF: gecsedirecoverycorp.com Oct 10 2018 03:15:12 GE/ Care Credit, PO Box 965006,  
 Orlando, FL 32896-5006  
 13861488 +E-mail/PDF: gecsedirecoverycorp.com Oct 10 2018 03:15:12 GE/JC Penney, PO Box 965007,  
 Orlando, FL 32896-5007  
 13951350 E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2018 03:15:18  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13951377 E-mail/Text: bkr@cardworks.com Oct 10 2018 03:09:48 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13861490 +E-mail/Text: bkr@cardworks.com Oct 10 2018 03:09:48 Merrick Bank, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 13951717 +E-mail/Text: csc.bankruptcy@amwater.com Oct 10 2018 03:11:01 PA American Water,  
 PO Box 578, Alton, IL 62002-0578  
 13902562 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 10 2018 03:15:15  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13893014 E-mail/PDF: rmscedi@recoverycorp.com Oct 10 2018 03:15:45  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13955359 E-mail/PDF: gecsedirecoverycorp.com Oct 10 2018 03:15:12 Synchrony Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

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Page 2 of 2  
Total Noticed: 38

Date Rcvd: Oct 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14318058 +E-mail/PDF: gecsed@recoverycorp.com Oct 10 2018 03:15:40 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Nationstar Mortgage LLC  
cr Wilmington Savings Fund Society, FSB, d/b/aChristi  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13861469\* +AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129  
13861471\* +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13861472\* +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13861473\* +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13861474\* +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13861475\* +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13861476\* +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13861483\* +Credit Management Co, 681 Andersen Dr, Pittsburgh, PA 15220-2766  
13861484\* +Credit Management Co, 681 Andersen Dr, Pittsburgh, PA 15220-2766  
14116332\* ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
13861489\* +GE/JC Penney, PO Box 965007, Orlando, FL 32896-5007

TOTALS: 3, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/aChristiana  
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Lawrence W. Willis on behalf of Joint Debtor Deborah J. Graham ecf@westernpabankruptcy.com,  
urfreshstr@gmail.com  
Lawrence W. Willis on behalf of Debtor Mark A. Graham ecf@westernpabankruptcy.com,  
urfreshstr@gmail.com  
Lawrence W. Willis on behalf of U.S. Trustee Office of the United States Trustee  
ecf@westernpabankruptcy.com, urfreshstr@gmail.com  
Lawrence W. Willis on behalf of Trustee Ronda J. Winnecour ecf@westernpabankruptcy.com,  
urfreshstr@gmail.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 12